

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Marie-Ann Greenberg MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee

Case No.: 22-19651

IN RE:

Adv. No.:

JUAN F ESPINAL
MARIA L ESPINAL

Hearing Date:

Judge: JKS

CERTIFICATION OF SERVICE

1. I, Keith Guarneri, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 10/24/2024, I sent a copy of the following pleadings and/or documents to the parties listed below:

Certification of Default

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtors:

JUAN F ESPINAL
MARIA L ESPINAL
66 SENECA AVENUE
DUMONT, NJ 07628

Mode of Service: Regular Mail

Attorney for Debtor(s):

RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

Mode of Service: Notice of Electronic Filing (NEF)

Dated: October 24, 2024

By: /S/ Keith Guarneri

Keith Guarneri